

**PRODUCT COMPARISON GUIDE (INTERNAL BROKER USE ONLY)  
FOR FLATS PROPERTY OWNERS INSURANCE PRODUCTS**



PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
PRODUCT	FLATS PROPERTY OWNERS	COMPLETE FLAT OWNER	FLATS	PROPERTY OWNERS	RESIDENTIAL PROPERTY OWNER	PROPERTIES POLICY
BUILDINGS ALL RISKS	Standard	Standard	Standard	Optional	Optional	Standard
FENCES & GATES	ex storm flood	ex storm flood wind rain hail sleet snow dust	Ex storm flood	ex storm flood dust falling trees and aerials	ex storm flood falling trees and aerials	ex storm flood unless Building also damaged
MOVEABLE PROPERTY IN THE OPEN	ex storm flood theft	ex storm flood wind rain hail sleet snow dust theft	No	ex storm flood theft MD falling trees and aerials	No	No
GLASS COVER	Standard	Standard	Standard	Standard	Standard	Standard
SUBSIDENCE	Standard	Standard	Standard	Optional	Standard	Standard
THEFT DAMAGE	Standard	Standard excluding unoccupied buildings	Standard	Standard excluding unoccupied building	Standard excluding unoccupied building	Standard
MALICIOUS DAMAGE BY TENANTS	No	Standard	No	No	Standard	Standard
INFLATION PROVISION	Index Linking Optional Day One	Index Linking and Day One	Index Linking	Optional up to 50% Day One	Index Linking	15% Day One*
CAPITAL ADDITIONS	10% of Building SI	20% of SI up to £500,000	10% of Building SI	10% of SI up to £500,000	10% of Building SI	10% of SI up to £500,000
NEW ACQUISITIONS	10% of Building SI up to £500,000	Included in above limit	No	10% of SI up to £500,000	10% of Building SI	No
REINSTATEMENT TO MATCH	Standard	No	No	No	No	No
CLEARING, CLEANING, REPAIRING SERVICES	Unlimited	Within Building SI	No	Unlimited	£1,000	Unlimited
DAMAGE TO LANDSCAPED GARDENS	Unlimited	£10,000	£25,000	£25,000	£25,000	Unlimited
DAMAGE TO UNDERGROUND SERVICES	Unlimited	Within Building SI	Unlimited	Within Building SI	Unlimited	No
EXTINGUISHMENT AND ALARM RESETTING	Unlimited FEAs Sprinklers CCTV & Alarms	Unlimited FEAs & Sprinklers	No	£5,000 FEAs & Sprinklers	Unlimited FEAs Sprinklers CCTV & Alarms	Unlimited FEAs Sprinklers & Alarms
SPRINKLER UPGRADE COSTS	No	Unlimited if at insurers request	No	No	No	Unlimited if at insurers request
FURTHER INVESTIGATION AND DAMAGE EXPENSES	£25,000	No	No	No	No	Unlimited
TRACE AND ACCESS	Unlimited	£10,000	£5,000	£10,000	£25,000	£25,000

REMOVAL OF WASPS AND BEES NESTS	<b>£500</b>	No	£250	No	No	No
<b>PROVIDER</b>	<b>COBRA U/W</b>	<b>ALLIANZ</b>	<b>AXA</b>	<b>NIG</b>	<b>NU</b>	<b>RSA</b>
TREE FELLING AND LOPPING	<b>£1,000</b>	No	£500	No	No	No
UNAUTHORISED USE OF UTILITIES	<b>£10,000</b>	£5,000	£5,000	£10,000	No	£25,000
LOSS OF METERED SUPPLIES	<b>£25,000</b> <b>Water &amp; oil</b>	£5,000 All metered supplies	£25,000 Water	£5,000 Water & oil	£5,000 Water gas oil electricity	£25,000 Gas & water
CONTRACT WORKS	<b>£25,000</b>	£100,000	No	No	No	No
UNOCCUPIED BUILDINGS	<b>Conditions if over 45 days</b>	Conditions & Restricted Cover if over 30 days	Conditions if over 30 days	Conditions & Restricted Cover if over 20 days	Conditions & Restricted Cover immediately	Conditions immediately
OTHER INTERESTS CLAUSE	<b>Standard</b>	No	Standard	Standard	Standard	No
NON INVALIDATION CLAUSE	<b>Standard</b>	Standard	Standard	Standard	Standard	Standard
CONTRACTORS' INTEREST NOTED	<b>On contracts up to £250,000</b>	On contracts up to £100,000	No	No	No	No
BUILDINGS EXCESS – STANDARD	<b>£250</b> <b>£100 if concrete floors</b>	£250	£250 £100 if concrete floors	£200	£100	£100
CONTENTS	<b>£20,000*</b> <b>of Communal Parts</b>	Optional	£20,000* of Communal Parts	Optional	£10,000*	Within Building SI
TEMPORARY REMOVAL OF CONTENTS INC TRANSIT	<b>£25,000 ppoi</b>	10% of SI	No	10% of SI	£5,000	No
REPLACEMENT OF LOCKS AND KEYS	<b>£2,500</b>	£2,000	£1,000	£1,000	£2,500	£1,000
MONEY COVER	<b>Standard</b>	No	Standard	No	Standard	No
MONEY ON PREMISES – STANDARD LIMIT	<b>£1,000</b>	None	£1,000	None	£500	None
MONEY IN TRANSIT – STANDARD LIMIT	<b>£2,000</b>	None	£1,000	None	£2,000	None
MONEY IN SAFE – STANDARD SI	<b>£1,000</b>	None	£1,000	None	£500	None
ASSAULT – DEATH BENEFIT	<b>£25,000</b>	None	None	None	£10,000	None
RENT	<b>20% of Building SI</b>	Optional	20% of Building SI	Optional	Optional	Optional
INDEMNITY PERIOD – MONTHS	<b>n/a</b>	12, 24, 36, 48, 60	n/a	Selectable	n/a	Up to 48
ALTERNATIVE RESIDENTIAL ACCOMODN	<b>20% of Building SI</b>	20% of Buildings SI	Included in above	20% of Buildings SI	Selectable	No
RENT ON NEWLY ACQUIRED BUILDINGS	<b>10% of Building SI up to £500,000</b>	£50,000	None	100% of Rent SI	Within Rent SI	No
RENT ON CAPITAL ADDITIONS	<b>10% of Building SI</b>	£50,000	None	100% of Rent SI	Within Rent SI	No

PREVENTION OF ACCESS	<b>Standard</b>	Standard	Standard	Standard	Standard	10% of Rent SI up to £250,000
<b>PROVIDER</b>	<b>COBRA U/W</b>	<b>ALLIANZ</b>	<b>AXA</b>	<b>NIG</b>	<b>NU</b>	<b>RSA</b>
LOSS OF ATTRACTION	<b>No</b>	5% of Rent SI up to £100,000 up to 3 months	No	No	No	No
PUBLIC UTILITIES	<b>No</b>	Standard	No	Standard	No	No
DAMAGE AT MANAGING AGENTS PREMISES	<b>20% of Building SI</b>	£20,000	No	Standard	No	10% of Rent SI up to £250,000
MURDER SUICIDE DISEASE	<b>20% of Building SI (Legionellosis)</b>	£25,000	No	No	No	No
INCREASED RENT REVIEW TILL NEXT RENEWAL	<b>No</b>	20%	No	100%	No	100%
ADVANCED RENTALS	<b>No</b>	No	No	No	No	No
ACCOUNTS RECEIVABLE	<b>No</b>	No	No	Standard	No	No
EMPLOYERS LIABILITY	<b>£10,000,000</b>	Optional	£10,000,000	Optional	Optional	£10,000,000
PUBLIC LIABILITY	<b>£5,000,000*</b>	£2,000,000	£5,000,000*	£2,000,000*	Selectable	£2,000,000*
LEGIONELLOSIS	<b>Optional</b>	£500,000	Optional	No	No	£2,000,000*
FINANCIAL LOSS	<b>No</b>	No	No	No	No	No
TPPD EXCESS	<b>Nil</b>	£250	Nil	Nil	Nil	Nil
CONSUMER PROTECTION AND FOOD SAFETY ACTS	<b>Standard</b>	Standard	No	No	Standard	Consumer Protection Act
OVERSEAS PERSONAL LIABILITY	<b>Standard</b>	Standard	No	Standard	Standard	Standard
COURT ATTENDANCE COSTS per day	<b>£500 Insured £250 Employee</b>	£250 Insured £150 Employee	None	£250 Insured £150 Employee	£250 Insured £150 Employee	£500 Insured £250 Employee
CONTRACTUAL LIABILITY	<b>Excluded unless liability would have attached</b>	Excluded unless liability would have attached	Excluded unless liability would have attached	ex liquidated damages fines or penalties	Excluded unless liability would have attached	ex liquidated damages fines or penalties
DATA PROTECTION ACT	<b>£1,000,000</b>	£100,000	No	£250,000	No	Standard
MACHINERY BREAKDOWN	<b>Optional</b>	No	No	Optional	Optional	No
MACHINERY BREAKDOWN PLANT SI	<b>£250,000</b>	None	None	Selectable	Selectable	None
MACHINERY BREAKDOWN COMPUTERS SI	<b>£75,000</b>	None	None	£50,000	None	None
MACHINERY BREAKDOWN ICOW SI	<b>Plant £5,000 Computers £25,000</b>	None	None	£15,000	None	None
MACHINERY BREAKDOWN LOSS OF PROFIT SI	<b>£50,000</b>	None	None	£30,000	None	None

FAILURE OF OTHER INSURANCES	<b>Optional</b>	No	No	No	No	No
<b>PROVIDER</b>	<b>COBRA U/W</b>	<b>ALLIANZ</b>	<b>AXA</b>	<b>NIG</b>	<b>NU</b>	<b>RSA</b>
DIRECTORS & OFFICERS COVER	<b>Optional</b>	No	Optional	No	Optional	No
PERSONAL ACCIDENT COVER	<b>No</b>	Optional	No	Optional	No	No
PERSONAL ACCIDENT – DEATH BENEFIT	<b>None</b>	£20,000*	None	Selectable	None	None
LEGAL EXPENSES COVER	<b>Standard</b>	Part Standard Part Optional	No	No	Optional	Standard
LEGAL EXPENSES – STANDARD SI	<b>£100,000**</b>	£100,000	None	None	£50,000	£250,000 ppoi
PRIVITY OF CONTRACT	<b>Optional</b>	No	Optional	No	No	No
EMPLOYEE DISHONESTY COVER	<b>No</b>	No	No	No	No	No
EMPLOYEE DISHONESTY – MAX SI	<b>None</b>	None	None	None	None	None
TERRORISM	<b>Optional</b>	Optional	Optional	Optional	Optional	Optional
HELP – GLASS REPAIRERS	<b>Yes</b>	Yes	Yes	Yes	Yes	Yes
HELP – LEGAL	<b>Yes</b>	Yes	No	Yes	Yes	Yes

Notes - \* - Higher sums may be selected  
\*\* - Maximum £1,000,000 per year  
\*\*\* - Low claims discount

Aps – as per schedule

Ppoi per period of insurance

Aipoi any one period of insurance

Prepared November 2008

Please note:  
Whilst we have taken great care in the production of this information, COBRA Underwriting Agencies Ltd does not accept any responsibility for any errors or omissions that may have occurred. We cannot guarantee that any information supplied by any third party is completely accurate or indeed is fully complete.